

OFW OVERVIEW OF STATUS OF WOMEN IN JEFFERSON COUNTY

Compiled by
Louisville Metro Office for Women
Tina M. Lentz and Chris Owens

MISSION

The mission of the Office for Women (OFW) is to improve the status of women in the Louisville Metro area by developing and maintaining partnerships throughout the community and participating as a leader in women's issues.

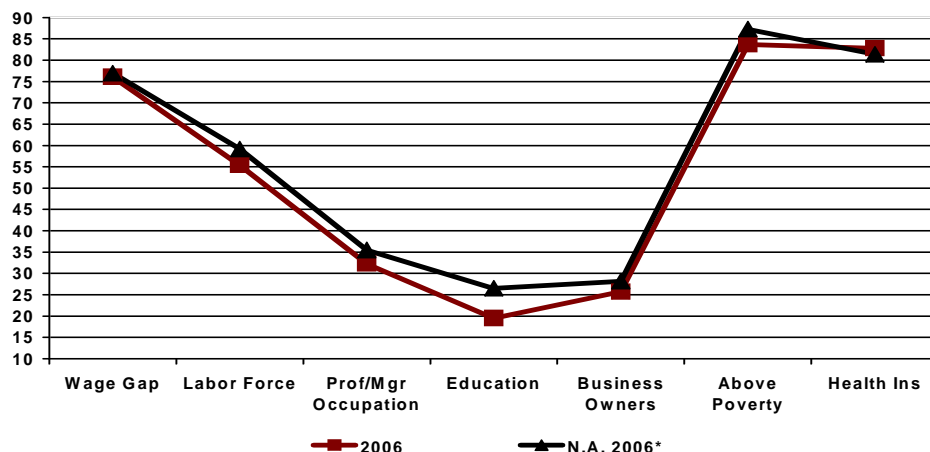
VISION

The Office for Women (OFW) vision is to create an interconnected community of champions working to improve the status of all women by bringing individual community members and organizations together to enhance collaboration, communication and coordination. Our focus is advocacy and public policy in the areas of Women's Health and Safety; Economic Well-being and Empowerment; and Investing in Girls and Young Women.

Population Demographics

Kentucky Overall

According to the Institute for Women's Policy Research report dated December 2006, Kentucky is ranked the 5th worst state for women based on health, economic well-being, education and political participation. Kentucky consistently fell below the national average in seven of the eight indicators analyzed (median annual earnings; earnings ratio; labor force participation; managerial/professional occupations; advanced educational attainment; women-owned businesses; and percent of those living above poverty). The largest gap between Kentucky and the national average occurred within the comparison of women with four or more years of college. Kentucky women do exceed the national average when it comes to health insurance by 2% - Kentucky at 83% compared to the national average at 81%. The graph below provides visual comparison with the exception of the median annual earnings.



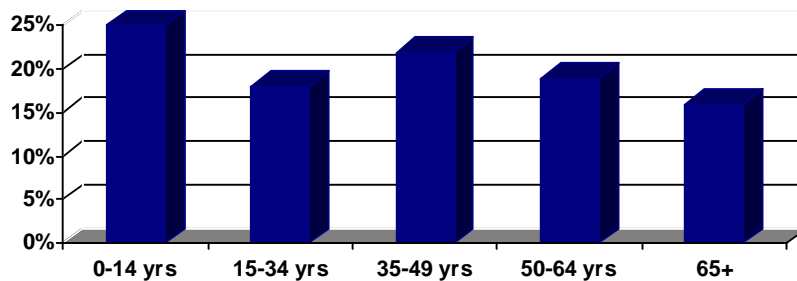
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Jefferson County

Population by Age

Females are 52% of the Jefferson County population with a median age of 40.5 years. The age of the population breaks down as follows:

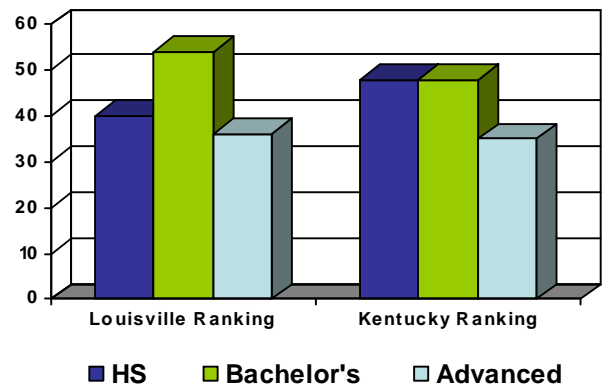
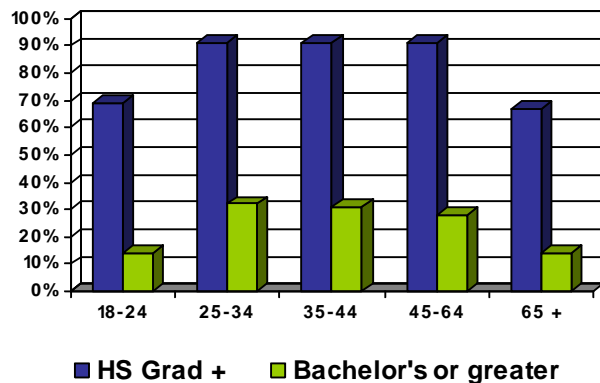


Education

Louisville is ranked 36th in the percent of people 25 years and over who have completed an advanced degree, 54th in percent of those who have completed a bachelor's degree and 40th in the percent of those 25 years and over who have completed high school. (Ranking is out of 70 cities)

In 2006, 86% of people 25 years and over had at least graduated from high school and 28% had a bachelor's degree or higher. Fourteen percent were dropouts; they were not enrolled in school and had not graduated from high school.

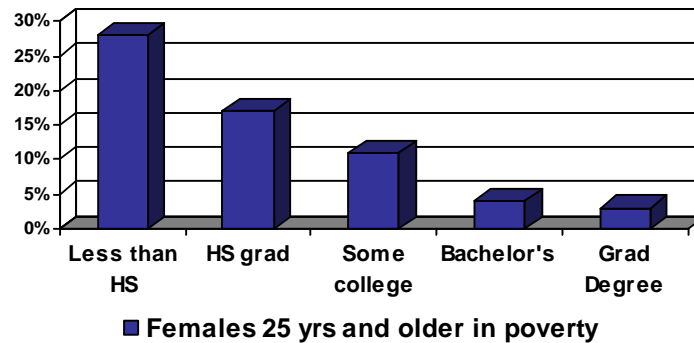
The female population of Jefferson County had similar numbers in 2006 with 86% being a high school graduate or higher and 26% having a bachelor's degree or higher. The graph that follows represents the educational attainment of this population starting at age 18.



The largest educational attainment category for women is a high school diploma. The percent of women over age 25 holding a Bachelor's degree or higher had increased by a total of 3.3% over 2005, reaching 25.9% in 2006.

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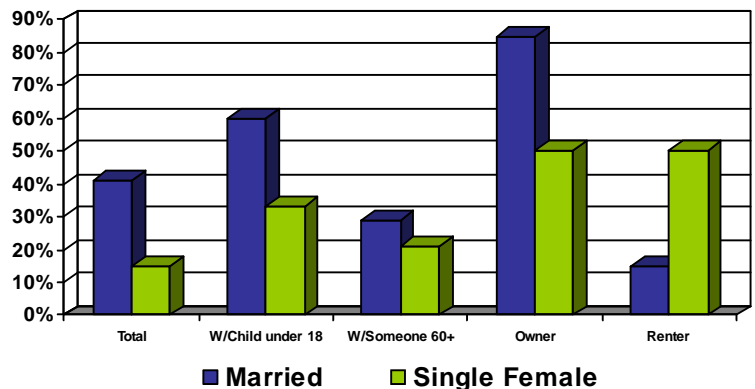
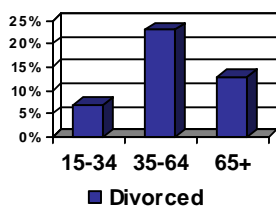
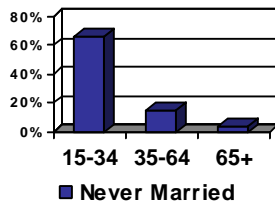
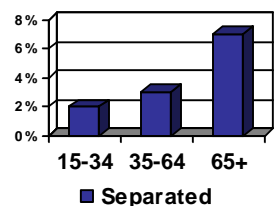
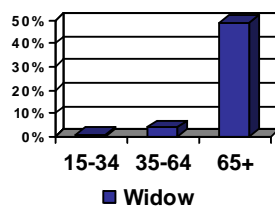
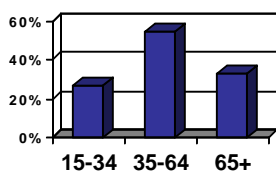


The graph above shows the distribution of educational attainment for the female population 25 years and older for whom poverty status has been determined.

Marital Status

Louisville is ranked 54th out of 70 cities in percent of women 15 years and over who were never married.

More women 15 years old and older in Jefferson County are single (includes never married, widowed and divorced), than are currently married – 55% compared to 43%. The series of small graphs below show marital status by age group. The larger graph compares the percentages of families - married households and single female head of households - by condition (total population, with children under 18, with someone in the household over 60, and owners and renters). Families make up 60% of the total number of households in Jefferson County.



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Employment and Income Status

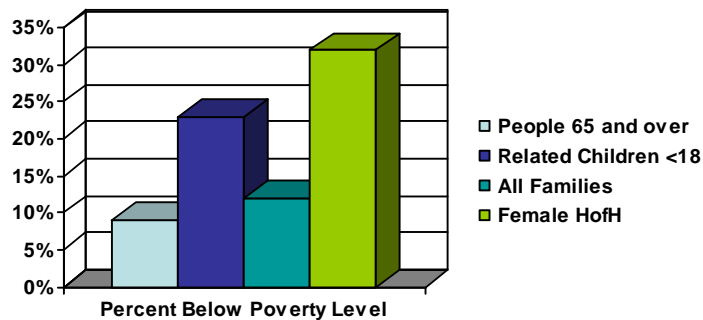
Louisville is ranked 38th out of 70 cities in percent of median household income.

In Jefferson County, the median income for women is \$37,689 compared to \$55,083 for men. While the unemployment rate for the population 20-64 years is 6.7%, the rate for females is slightly higher at 6.9%.

Poverty Status

Louisville is ranked 43rd out of 70 cities in percent of people below poverty level and 33rd in percent of children under 18 years below poverty level.

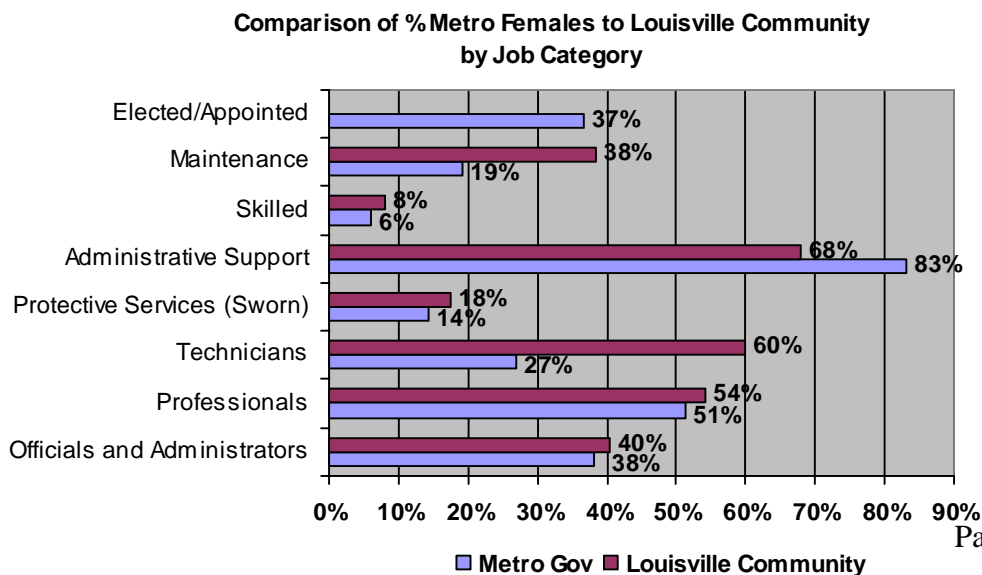
Of the 15% of households living in poverty in Jefferson County, female head of households make up the largest group at 32%.



When considering race, African American female head of households represented the majority at 44% compared to White at 23%. Ten percent of all female head of households in poverty also worked full-time in the past twelve months. When looking at government assistance programs, 57% of this population received supplemental security income and/or cash public assistance income within that same time period.

Women in Metro Government

The graph below compares job categories of the women employed within Metro Government with the Louisville Community.

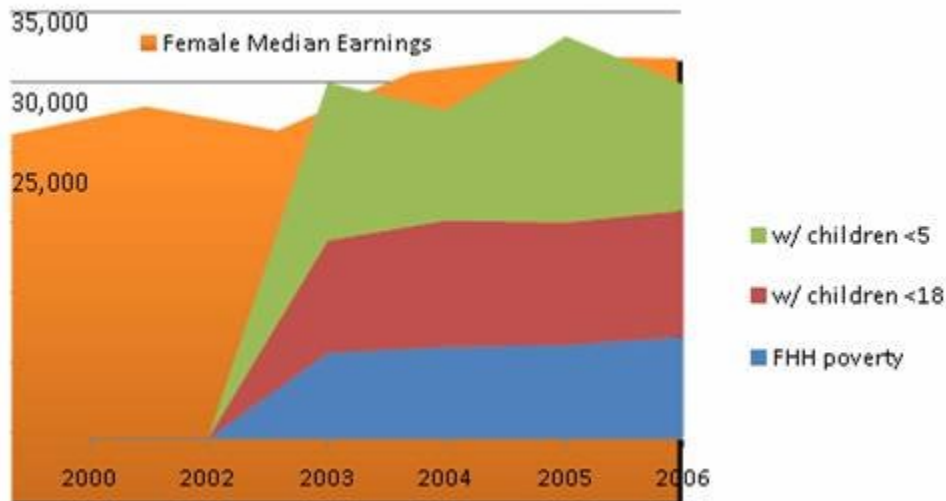


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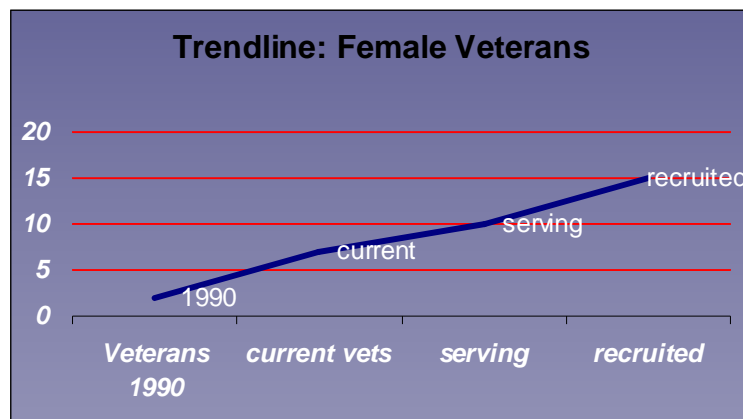
Growing Issues and Trends to Watch

The Changing Face of Homelessness



The median earnings trend for women in Jefferson County has been upward since 2002. However, the percentage of female head of households below the poverty level continues to trend slightly upward.

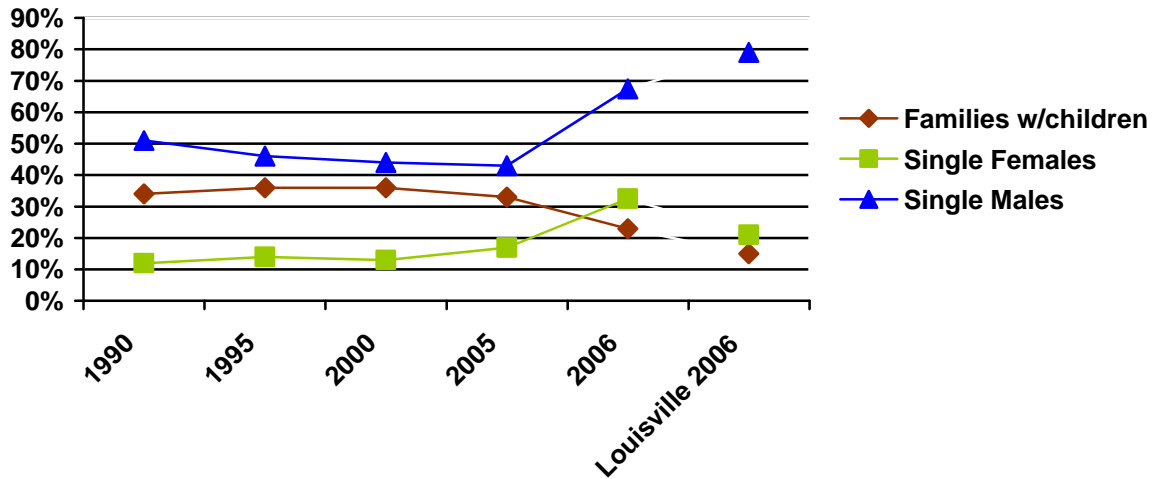
Female veterans are a higher risk group for poverty and homelessness. According to a Yale 2003 study homeless female veterans have no specific personal characteristics that explain why female veterans are up to four times more vulnerable than the general female population to become homeless; however they share high risk characteristics of other homeless women.



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National Hunger and Homeless Survey Trends



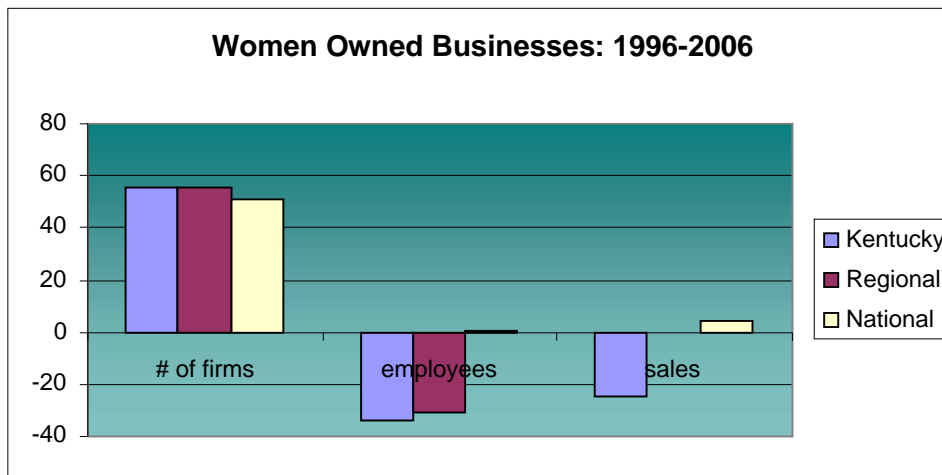
Aging Women and Financial Security

- Louisville is ranked 9th out of 70 cities in the percent of population 65 and over
 - Women are 59% of the total population of those 65 and over in Jefferson Co.
 - 16% of all women in Jefferson Co. are 65 and over (compared to 11% of men)
- Nearly 15% of the total households in Jefferson Co. are headed by women
- Females aged 16 and over make up 53% of the workforce in Jefferson County
- Women represent 57% of all social security beneficiaries age 62 and older
- For unmarried women - including widows – age 65 and older, social security comprises 53% of their total income
- Fewer than 1 in 3 women receives pension income compared to nearly 1 in 2 men

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Women Owned Businesses



There has been tremendous growth in women owned businesses in Louisville Metro Louisville over the past decade. This is in line with a national trend. When statistics on Louisville women owned businesses are compared to national statistics and the East South Central Region, Louisville's decline in the number of women owned firms with employees are in line with the region. However, the decline is in sales for Kentucky women owned businesses when compared to the region and nation.